



Ceridian Benefits Card Swipe and Save

Use your Ceridian Benefits Card to purchase the following FSA-eligible products:

Health FSA expenses

- Prescriptions
- Eyeglasses
- Contact Lenses and Solutions
- Sunscreen
- OTC Allergy Medications
- Aspirin
- Diabetes Test Strips
- Asthma Mist
- Smoking Cessation Aids
- Blood Pressure Monitors
- Hydrogen Peroxide
- Antibiotic Ointments

This list highlights just some of the commonly covered items. For a comprehensive list of expenses, please visit the Ceridian Web site www.ceridian.com/hfsa-expenses.

Participating IIAS merchants include:

Retail	Online
Wal-Mart	drugstore.com
Sam's Club	VisionDirect.com
Walgreens	
CVS Pharmacy	
Costco	

For a complete list of participating IIAS and 90% FSA-eligible merchants, please go to the publications section on the SIGIS Web site at www.sig-is.org.

What is SIGIS?

SIGIS is the Special Interest Group for IIAS Standards formed to coordinate and facilitate IIAS processing among retailers and all parties involved. Ceridian is a SIGIS member.

Swipe and Save FSA Shopping at Pharmacies and Grocery Stores

Did you know that you can use your Ceridian Benefits Card at many grocery stores, pharmacies and other merchants to purchase FSA-eligible items and never have to submit receipts?

It's true! The IRS requires pharmacies and grocery stores to implement an FSA-eligible coding system (called an Inventory Information Approval System or IIAS) and offer this easy-to-use payment process to its customers. (See the box, left, for information on participating stores.)

Here's How It Works

1. When you shop at a store with an IIAS, present your Ceridian Benefits Card to purchase FSA-eligible items and select the credit option.
2. The amount of the FSA-eligible purchases is immediately deducted from your FSA balance.
3. Use another form of payment for any items that are not FSA-eligible, or if you do not have sufficient funds in your FSA to cover the total transaction.

Industry rules, established by the IRS, require grocery stores to have an IIAS in place today in order for a Benefits Card to be accepted, unless the store sells at least 90 percent FSA-eligible merchandise.

The IRS requires pharmacies and drugstores to have an IIAS in place by July 1, 2009 or certify that they sell at least 90 percent FSA-eligible merchandise.

Most major grocery stores, pharmacies and drugstores have already implemented an IIAS. The IRS does not allow Benefits Cards to be accepted at merchants who have not met these requirements by the dates defined.

Use your Ceridian Benefits Card for eligible health, dental and vision services too!

Of course, you can also use your Ceridian Benefits Card for FSA-eligible medical, dental and vision expenses such as doctor's visits, dental check-ups, orthodontia and eye exams.*

Because an IIAS is not required at these providers, Ceridian may need to request that you provide a receipt in cases where we do not have enough information to validate that the expense is FSA-eligible under IRS rules. While Ceridian takes extra efforts to reduce request for receipts, you should always keep receipts for FSA expenses.

* Expenses eligible for a Limited Purpose FSA (LPFSA) are limited to FSA-eligible dental and vision services. Prescription and over-the-counter expenses are not eligible under the Limited Purpose FSA.